

EXHIBIT A

September 26, 2018

RE:

Chris Gardier

DOB: [REDACTED]
SSN: [REDACTED] 3224

Attn TransUnion Dispute Department:

I am sending you this dispute letter on behalf of my client listed above. The following account(s) has a balance of \$0 with a late status. This is simply incorrect. If my client owes them no money and has no payments that are behind, then it is impossible for their current status to be listed as late. Please see below:

Data Furnisher	Account Number	Status	Balance
FIDELITY DEPOSIT	[REDACTED] 9352****	Account 30 Days Past Due Date	\$0

[REDACTED]

If this incorrect information is not removed or corrected from my client's credit report further action might be instituted under 15 U.S.C. § 1681. If necessary or required, we will obtain local and licensed counsel to aid in this matter. The data furnisher that we are disputing above has a lengthy history of FCRA violations, which that can be proven by viewing PACER. Please let this serve notice that the information that they have in the past, as well as the current credit data that they are providing you is inaccurate and cannot be trusted. Please respond to this dispute by sending your investigation results to my law firm, McCarty & Raburn Law Firm, A Consumer Law Firm PLLC, 3000 Custer Road, Suite 270 #1501, Plano, TX 75075.

3000 CUSTER ROAD, SUITE 270 # 1501 | PLANO, TX 75075

National Toll Free: (877) 994-3289; Baton Rouge: (225) 412-2777; Dallas: (214) 296-9240; Miami: (305) 507-9200; Atlanta: (678) 935-7424; Philadelphia: (610) 968-1133 Tyler: (214) 296-9240

Sincerely,

A handwritten signature in black ink, appearing to be 'JR' followed by a horizontal flourish.

Jonathan Raburn

3000 CUSTER ROAD, SUITE 270 # 1501 | PLANO, TX 75075

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